

HELPFUL INFORMATION FOR PRO SE DEBTORS

FEES: Chapter 7 - \$335 (4 installments - \$83.75) Chapter 13 - \$310 (4 installments - \$77.50)

- Cash and Money Orders are the only form of payment accepted by Pro Se Debtors
- It is recommended that an extra copy of all your forms be brought in to the Court to be stamped and retained for personal records or you include a self-addressed stamped envelope with your documents if you are filing by mail.

All forms are available for download on the Court's website. Forms starting with "B" can be found under the Official Bankruptcy Forms link on the Forms page of the Court's website – www.mdb.uscourts.gov.

"BAREBONES" – If circumstances arise where a debtor cannot complete all required schedules and statements, the bankruptcy petition may still be filed by completing and filing the following documents. The remaining documents will be due within a certain period after the "barebones" petition is filed, usually 14 days. The forms required for a "barebones" petition are underlined below.

ALL REQUIRED DOCUMENTATION FOR FILING A BANKRUPTCY PETITION:

- Voluntary petition (B1)
- Exhibit D (B1)
- Verification of Matrix (on the Forms web page)
- Typed Matrix (MUST be typed in the required format; see instructions on the Forms web page)
- Certificate of Credit Counseling (provided by a Certificate Credit Counseling Agency – see the Credit Counseling Warning online)
- Statement of Social Security Number (B21)
- Application for Filing Fee in Installments (B3A) OR Application for Waiver of Chapter 7 Fee (B3B)
- Statement of Financial Affairs (B7)
- Summary of Schedules and Statistical Summary of Certain Liabilities (B6)
- Schedules A-J (B6A - B6J)
- Declaration of Schedules (B6)
- Statement of Intent (B8 – IF FILING CHAPTER 7 ONLY)
- Chapter 13 Plan (see Local Bankruptcy Forms on the Forms web page – IF FILING CHAPTER 13 ONLY)
- Chapter 7 Statements – Monthly Income (22A-1) / Exemption Presumption of Abuse (22A-1 Supp) CHAPTER 7 ONLY)
- Statement of Current Monthly Income & Disposable Income Calculation (B22C – IF FILING CHAPTER 13 ONLY)
- Personal Financial Management/Debt Collection Certificate (provided by a Certified Counseling Agency – see the Financial Management Certification Warning online)

FOR LEGAL ASSISTANCE, see the Find an Attorney section of the Court's website or pick up the Find an Attorney handout at the Courthouse.

- Please note the Debtor Assistance Project (DAP) is a clinic that operates at the Court, which can provide a free 30-minute consultation for debtors without an attorney. To schedule an appointment with the clinic call the Court's Pro Bono Coordinator at 410-962-3813.

PROCESSING AMENDED FORMS - Schedules D, E and F are the forms for adding new creditors. A \$30 fee is due at the time of submission. Label schedules as "AMENDED." A Certificate of Service MUST accompany incoming documents and amended filings. More information on amended filings can be found on the Court's website.

DISCLAIMER: Please be advised that this information sheet does not cover all topics that debtors without an attorney should be aware of. You should review the Don't Have an Attorney? > Information for Debtors section of the Court's website for more complete instructions.